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A
LETTER
TO THE
CREDITORS
OF

Messrs. *Willcks* and *Darwin*,

LATE

BANKERS

OF THE

City of DUBLIN.

By the Author of the *Remarks*.

I shall look upon myself to be as much obliged
to defend the *Innocent*, as to prosecute the *Guilty*.
ORRERY.

DUBLIN.

Printed: And sold by J. SAMUEL, in *Castle-market*.

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Naas, September 24, 1755.

GENTLEMEN,

HAPPENING this Day by Accident to meet *Faulkner's* Paper of the 13th inst. in this Town, I found an Advertisement in it, said to proceed from the Society of the People called *Quakers*, and in a general Way, contradicting some known Facts, but not the principal Ones, advanced in a Pamphlet, lately published under the Title of *Remarks on the Conduct of Messrs. W-----ks and D-----n, &c.*

The Advertisement runs thus.

“Whereas sundry gross and malicious Charges and
“Intinuations against the Society of the People called
“*Quakers* are advanced in a Pamphlet lately published

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“under

“ under the Title of *Remarks on the Conduct of Messrs*
 “ *W—ks and D—n, &c.* and by the indefinite Use
 “ of the Word *Friends*, the Writer seems to insinuate
 “ that the said Society were Actors in those Instances
 “ and Ways he attributes to those he calls *Friends*; the
 “ said Society in the City of *Dublin* think themselves
 “ under a Necessity, in Regard to Truth, and their Re-
 “ putation, thus injuriously attacked, to signify that they
 “ know nothing of any such *Convention* as he mentions;
 “ that neither they, nor any of their Members, on their
 “ Behalf, were convened or consulted by the late Ban-
 “ kers, with Regard to their Affairs, nor gave them
 “ any Advice therein previous to their stopping Pay-
 “ ment. — That many of their Society in Town and
 “ Country within sixty Miles of *Dublin*, and even the
 “ Meeting of *Dublin* in their Poor’s Fund, are Credi-
 “ tors and Sufferers by the said Bank in common with
 “ other People. — That as to his Insinuation that the
 “ *Quakers* of this and other Kingdoms owe the Bankers
 “ at this Instant more Money than they owe the whole
 “ World. It is absurd in itself, and what can never be
 “ made to appear. — That they had not, nor have
 “ any Concern in the Prosecution against the Cashier.
 “ — That if any under the Denomination of a *Qua-*
 “ *ker* did take out the Sum of the Cashier’s Judgments,
 “ and either accidentally or intentionally misrepresented
 “ the State thereof, whatever of that Kind was done,
 “ was done without the Knowledge of the said Society,
 “ and therefore they are not accountable for the same.
 “ — That his Assertion in the 34th Page, that they
 “ endeavoured to take away the Lives of great Num-
 “ bers of innocent People, is *notoriously false*; except
 “ those are to be deemed innocent People, who were
 “ concerned in burning of Houses.”

UPON the first Perusal of this un concluded Piece, I
 imagined it to be the Production of some arch Wagg,
 deriding the Taciturnity of the Bankers and their Friends,
 for I could scarce believe that any Set of People in their
 Senses

Senses would issue forth an Advertisement so advantageous to the Person, against whom they have taken so many tyrannical and unwarrantable Steps.

As to the CONVENTION mentioned in that Pamphlet, it is a Truth beyond Doubt, and let any one Individual of the Publick call upon the Bankers, and I shall be bold to assert, they will not be confident enough to deny, what they so well know can be effectually proved against them. For it will shortly appear in a *Proper Place*, that they were resolved on shutting fifteen Days before they stopped Payment, and yet received the publick Money during that Interim. That tho' it is said in said Advertisement, that the People under the Denomination of *Quakers* might accidentally or intentionally misrepresent the State of the Cashier's Judgments, yet that was done, they say, without the Knowledge of the Society of *Quakers*.

To obviate the Falshood of this confused and absurd Assertion, I shall, take Leave to lay before the Publick what the *Quakers* mean, by this Distinction between *Quakers* by Denomination, and *Quakers* of the Society.

A select Number of *Quakers* are chosen at their grand Council, who make and provide such Laws, Rules and Regulations for the whole Body of the People called *Quakers*, residing in the Kingdom, as to that grand Council seem meet, and to those Laws, &c. passive Obedience is paid under Pain of Expulsion, and this grand Council and the Members who compose it, are called the SOCIETY.

Now, admitting their Assertion to be Truth, which is as opposite to it, as light is to Darkness, all they advance is, that *Quakers*, might have intentionally or accidentally misrepresented the State of the Cashier's Judgments.

Judgments, but those of the grand Council, i. e. the Society, did not.

The *Art of puzzling* is here elegantly practised, for those who are puzzled themselves, are best able to puzzle others. It is strange if the *Quakers* can presume to deny, that great Numbers of them were seen handing about this falacious List of Judgments, and representing a Debt of 800 l. due to the Cashier, to be 16000 l. Whether this was done *accidentally* or *intentionally*, is not the Question, since it had the desired Effect against the Cashier at that critical Juncture. Nay I shall appeal to the Public, if many of them, have not seen this List of Judgments lying on the Compters of *Quakers*, who were always obliging enough to *interpret* them (*though falsely and injuriously*) to every one that came in their Way.

THE *Quakers*, or the Society who are so fond of Truth, as is modestly insinuated in said Advertisement, do not stick up to the Principles of it, when they say they had no Hand in the *Prosecution* against the Cashier, as it is notorious, that *John Wicks*, a Clerk, and Relation to the Bankers, was made a special Bailiff in an Execution against the Cashier, and that several of the *Quakers* and their Servants were at the Cashier's House with the Sheriff, and that two *Quakers* were Securities to the Sheriff for all the unconstitutional and illegal Acts he was guilty of, and these two *Quakers*, the Sheriff himself named as his Securities, but being particularly conscious of the illegal Acts he was committing, at the *Quakers* Instance, as he said, he declared he would keep in his Hands 650 l. the Amount of the Execution against the Cashier, as a collateral Indemnification.

Who can say with any Colour of Truth, then, that the *Quakers* were not intimately concerned in every

every Act against the Cashier, particularly in seizing and carrying away his Papers, which were conscientiously committed to the Mercy of his Enemies, without any Friend or Lawyer of his present, when the *Quakers* were culling and digesting them to their private Purposes.

THE Names of all those who were concerned in the Prosecution against the Cashier, I can readily mention, if called upon, and particularly the Names of certain *Quakers* in the Coffee-house, who were most active in spreading false Reports of the Cashier, and being one Day contradicted by a Gentleman, who was sensible of the Fallacy of those Reports, some of those identical *Quakers* told him, that he ought not to contradict any Thing said against the Cashier, and that every Thing should be propagated to his Disadvantage, and I publicly appeal to all those who conversed with the *Quakers* at that Time, or since, if they were not uniform in their outrageous and inconsistent Accusations against the Cashier, and continually aggravating every Circumstance to prejudice the Publick against him?

Is it not known to Hundreds in the City of Dublin, that the *Quakers* and their Friends attended the Coffee-houses, daily arraigning the Cashier and apologizing for the Bankers, and that they caused the Sheriff's Schedule of the Cashier's Papers to be taken out of the Chancery Office, to expose Figures and Writings which could convey no Meanings to the Publick, but such as the *Quakers* and their Friends were pleased to give them, who reported them to be so many real, effectual Vouchers or Sums for Money.

Was this Conduct honourable or equitable, or in any Respect becoming that grave Love of Truth, so speciously professed by the Authors of this remarkable Advertisement?

I SHALL now ask the Society, whether the Bankers were not Members of their *grand Council*, i. e. Society? and whether two others of the *grand Council* were not Members of the *Convention*, and whether two more of the *grand Council* were not called in on the *Convention-night*? Now whether those four *Delegates* from the *grand Council* communicated to the Society, the Banker's Design of stopping Payment, is no hard Question, for sure all Representatives, and particularly *friendly ones*, make a Report to their Constituents, and indeed this Report was *too interesting* to be concealed from the Society.

If this *Communication* was injurious to the Publick, which it inevitably must have been, by their being deprived of their Part of the Money *plenty drawn away* by some of the Society and their Friends, in Consequence of this *Convention*, one might reasonably expect that such Lovers of Truth would condemn a Conduct so pernicious to publick Credit; and yet I have not heard of any *expulsory Act* passed since by the *grand Council* against the Bankers, or those *friendly Delegates*.

THE Society complain that their Friends within Sixty Miles of *Dublin*, and their Poor's Fund are Sufferers by the Failure of the Bank. Whoever of the Society in Town or Country who did not get Notice of the *CONVENTION*, were shamefully neglected, or had no friend to lend or write to them. For when People *distinct* from the Society, received the necessary Notice, it is surprizing that Friends were precluded.

As to the Poor's Fund, that was every Body's and no Body's Care, but if the *Quakers* return into the Bank, all they drew out of it, *in Specie*, three Days before the Failure, the Publick will readily make good the Poor's Fund.

It is now apparent that the *Quakers* paid large Sums to their *Friends* and *Intimates*, after they determined to stop Payment, and before the Publick received the Alarm; and that they disposed of Bills of Exchange, Drafts, &c. after they stopped Payment; and since their Failure have paid near 110,000*l.* who was this 110,000*l.* paid to, since the Publick are not paid Sixpence rateably? Is it not reasonable to presume then, that that vast Sum was paid to *Friends* and *Favourites*? I call upon the Bankers thus publicly for a Demonstration to the contrary.

Though it is highly demonstrable, that *Quakers* and their *Friends* acted in the Manner set forth in the Remarks, and prepossessed the Minds of the People with groundless Prejudices against the Cashier, yet I should be very sorry that any one could imagine that all the People under the Denomination of *Quakers*, had joined in this concerted Hue and Cry against him, for there were some of known Integrity and Worth, whose natural Humanity and Love of Truth induced them to oppose their own Brethren, when they heard them utter flagrant Falshoods against the Cashier.

As to the *Quakers* of this and other Kingdoms, owing the Bankers more Money than they owe the whole World, in that Point I might have mistook the old Gentleman's Meaning: For his Words were, that the *Quakers* in this and other Kingdoms owed the Bankers more Money, than the Balance they owed the Publick. And I say the Bankers cannot deny, but that what the *Quakers* owe them, added to their solvent Securities, would effectually discharge all their Debts. This Assertion will be proved, if so, who but the *Friends* have distressed the Publick? For I can affirm with Confidence, that three *Quakers* of the City of Dublin, for a long Series of Years have owed
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the Bankers above 50,000 l. how much those Families may now owe them, their Books can best tell.

As the Society of *Quakers* seem desirous of wiping from their Doors the Injustice done the Cashier, by saying they were not concerned in the Prosecution against him, I shall be free to assert, that if the *Instances* and *Ways* they mention were not tyrannical and unconstitutional, they would not be ashamed to avow themselves concerned therein; but indeed, if they had said, that they did not contribute to the Expence of those *Instances* and *Ways*, they might readily be believed, as there is still enough of the publick Money left to carry on that Matter. But it would be cruel to ask the Bankers, whether it would be better to account fairly with the Cashier, than spend several hundred Pounds of the publick Money at Law, in Pursuit of a *Phantom*, or what their own Consciences tell them is not *their Duty*.

If these *accidental* or *intentional* Brethren, who were so active against the Cashier, be not of the Society, I would be glad the *Quakers* would publish the Names of the Society, if they do, I promise them I will publish the Names of those Friends and *Quakers* who were of the Convention, and those who were foremost in the Prosecution against the Cashier.

As to the Assertion of Page 34, in the REMARKS, I shall only observe, that several People were prosecuted by the *Quakers* of *Timabog*, for an Imputation of burning their Meeting-house, but when a fair Trial was had, they were honourably acquitted by their Country, and pronounced innocent by the JUDGE, and every GENTLEMAN of DISTINCTION present. And to charge those innocent People with burning Houses, when by the bye, but one House was burnt, is an insolent Indignity to a Righteous Judge and a Protestant Jury.

Jury, who were actuated by Inclination and Duty to do Justice to all their Fellow Subjects.

UPON the whole, I have asserted, and do now assert, that the Bankers had a CONVENTION, at which, none but *Quakers* and select Friends were present, who knew their Design of shutting, and the Time appointed for that Purpose; and that *those* of the Society then present, had afterwards assisted in creating *Calumnies* against the *Cashier*, as well as seizing himself and his Papers, and procuring Evidences for the Bankers against him; and even at this Instant insist against the Face of Truth, that every Thing advanced in his Favour, is false and malicious, and all these Assertions only supported by the *ipse dixit* or bare Word of a Society, whom Truth and Justice will one Day unmask. The Society complain of the *indefinite* Use made of the Word *Friends*. No Doubt the Bankers had Friends, who were not of the Society, or of the People called *Quakers*, how then can the Society assume to themselves the sole Title or Appellation of Friends? But it is well known the two Bankers were of the Society and *Men's-Meeting*; and as I observed before, four of the Society and *Men's-Meeting* were at the Convention, and these four were for stopping Payment at THEIR OWN TIME. It is most certain, and indeed will be proved, that none of the Society paid any Money into the Bank, for three Days before it's Failure; and it can be also proved, that several of the Society, and even those related to the Bankers, drew Money out of the Bank during those three fatal Days; and it is no Secret to *those*, who will reveal it in a proper Place, that some of the Convention were not FREE-MASONS, for Notice of the intended Stoppage of Payment was given to others, as well as the Society, and all this previous to their Shutting.

If the Bankers require Names to accriminate them, they will soon hear enough of them, and if they are very *urgent*, I shall obey their Commands whenever they please.

Now if the Bankers have a Mind to acquit themselves of the Charges offered against them in the REMARKS, let them demonstrate, THAT they did not reject all Schemes, however reasonable or salutary, laid before them, towards supporting their Credit, and demonstrating, that they might in Time do Justice to themselves and the Publick, by keeping their Bank open, and that notwithstanding all probable Schemes and Advice offered, they did not declare, they would not toil for the Publick for Nothing, though it was proved, a large Income would be obtained by continuing their Credit with the Publick as usual, and that this Conduct would serve themselves, and secure publick Credit. That after all these Admonitions and Demonstrations, they did not resolve to shut fifteen Days before they stopped Payment; that they did not hold a *Convention* of select Friends upon that Occasion; that they did not borrow Money after they determined to stop Payment; that they were not a Month before they shut, preparing (such as it was) a State of their Accompts; that they did not transfer Bills of Exchange and other Securities, after their Failure, which was a fraudulent Diminution of their Effects, that ought to be divided rateably among their Creditors; that they did not refuse to accept their own Notes, according to the Terms of their Advertisement of the 29th of *March*, and transfer the Bills and Drafts of those who were provided with their Notes, for the Discharge of them Bills and Drafts; that they did not pay near £110,000 to Friends and Favourites, and not Sixpence to the Publick, rateably; that they had no secret Device, Reserve, Escape, or Equivocation, in not signing their
own

own Advertisements; that they really had Trustees, and did not pay, and receive for themselves; that they were willing to account with the Cashier, and never refused an Offer of that Kind; that they did not bribe, or cause to be bribed, a Sheriff, to act against the Cashier, contrary to Law; and that they did not spend several Hundreds of Pounds of the publick Money, in unnecessary Law-Suits, which they might save to the Publick, by coming to a fair Account with their Cashier; and that these Hundreds of Pounds of the publick Money, thus expended, were mostly in Consequence of the illegal and unconstitutional Acts, the Bankers and their Friends set the Sheriff upon.

I SAY, when the Bankers acquit themselves even of those summary Charges, in some more substantial Manner, than the bare Words of a foolish ridiculous Advertisement, the Publick and their Creditors may be inclined to have a better Opinion of them, than at present they seem intitled to.

AFTER what has been said, I have no Manner of Doubt, but that I have disoblged the Bankers and their Friends; for I plainly see, by their Advertisement, that the REMARKS have put them in some Confusion, for which I humbly ask their Pardon. And as the Friends might have no Harm in propagating so many Stories of the Cashier, and raising such a Hue and Cry against him, I shall apologize for them, by closing this Letter to my Fellow-Sufferers, with the following Story.

A Dog happening to go into a Quaker's House, and lighting upon a Bone, was carrying it off, the Quaker observed him, and immediately fastened the Door; the Dog finding what the Quaker was at, quitted the Bone, and seemed desirous of making his Escape; the Quaker, through a Spirit of Meekness and Humanity, told the Dog, *I'll neither beat thee*
nor

nor abuse thee, but I will surely get thee Anger, and opening the Door, and the Dog issuing out, the Friend cried with an audible Voice, *A mad Dog! A mad Dog!* The Populace, who do not always worship the Echo, took the first Alarm, pursued the poor Dog, and killed him.

N.B. The Creditors may easily perceive by the Conduct of the Bankers, what they would be at; for it requires no wonderful Discernment to foresee, that they hope to obtain Terms for themselves, which must be injurious to those who have reposed a Confidence in them; and if the Creditors are not circumspect, they may have Cause to repent their Inattention.

Verbum Sapienti sat est.

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